

2006 HMO Complaint Index

The Missouri Department of Insurance, Financial Institutions and Professional Registration encourages consumers to use the complaint index as a “tiebreaker” in choosing an insurance policy - after carefully considering individual insurance needs, benefits, premium costs, service and other factors in your purchasing decision.

The complaint index measures how many consumer complaints that the department received from 2003-2005 relative to the amount of commercial HMO business written in Missouri. The index covers all complaints related to commercial HMO enrollment (employer and other groups), not Medicaid and Medicare.

The higher the index number, the worse the complaint ratio:

- 100 percent means that the department received the normally expected number of complaints about that company.
- 99 percent or less indicates the company was the subject of less than the normally expected number of complaints.
- More than 100 percent shows the department received more than the normally expected number of complaints about that company.

Missouri HMO complaints, premiums, markets shares & indices 2003 - 2005

HMO	Number of Complaints	Average Annual Premium	Market Share	Complaint Index
AET Health Care Plan Inc- <i>Withdrawn</i>	1	\$18,568	0.0%	9,999
Aetna Health Inc	17	\$48,728,446	2.6%	70
Blue Cross & Blue Shield Of Kansas City	10	\$92,534,309	4.9%	22
CIGNA Healthcare Of Ohio Inc	14	\$9,657,933	0.5%	290
CIGNA Healthcare Of St Louis Inc	8	\$18,826,268	1.0%	85
Community Health Plan	11	\$58,749,756	3.1%	38
Coventry Health Care Of Kansas Inc	115	\$183,154,036	9.8%	126
COX Health Systems HMO Inc	23	\$23,945,114	1.3%	192
Firstguard Health Plan Inc	5	\$1,773,421	0.1%	565
Good Health HMO Inc DBA Blue-Care Inc	24	\$127,843,659	6.8%	38
Great-West Healthcare Of KS/MO Inc	0	\$2,425,140	0.1%	0
Group Health Plan Inc	168	\$382,395,479	20.4%	88
Healthlink HMO	1	\$4,019,384	0.2%	50
HMO Missouri Inc DBA Blue Choice	77	\$293,475,772	15.6%	53
Humana Health Plan Inc	31	\$85,410,409	4.6%	73
Mercy Health Plan Of Missouri DBA Premier	107	\$248,733,055	13.3%	86
United Healthcare Of The Midwest Inc	325	\$295,206,433	15.7%	221
Total	937	\$1,876,897,183	100.0%	.

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Missouri Department of Insurance,
Financial Institutions &
Professional Registration
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Financial Ratings

The Missouri Consumer Insurance Hotline provides information on whether a company is in good standing in Missouri and how the A.M. Best Company rates the financial strength of each insurer for up to three companies.

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Financial Institutions and
Professional Registration
Harry S. Truman Building
301 W. High St., Room 530
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573-751-4126
<http://www.difp.mo.gov>

Consumer Insurance Hotline:

1-800-726-7390
TDD: 573-526-4536



DIFP
Department of Insurance
Financial Institutions &
Professional Registration